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P00850-US-00 DECLARATION AND POWER OF ATTORNEY FOR UTILITY OR DESIGN (21161.0001)**Attorney Docket Number** PATENT APPLICATION CARNEY, Gregory (37 CFR 1.63) First Named Inventor COMPLETE IF KNOWN Declaration Declaration 672,222 10 OR Submitted after Initial Submitted Application Number with Initial Filing (surcharge September 26, 2003 Filing Date Filing (37 CFR 1.16(e)) 3621 Group Art Unit required)

| As a below named inventor, I hereby declare that: | | | | | | | |
|--|--------------|----------------------|-------------|-----|-------------------|--|--|
| My residence, mailing address, and citizenship are as stated below next to my name. | | | | | | | |
| I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: | | | | | | | |
| SYSTEM AND METHOD FOR ANNUITY VALUATION | | | | | | | |
| (Title of the Invention) | | | | | | | |
| the specification of which | | | | | | | |
| is attached hereto | | | | | | | |
| OR Was filed on (MM/DD/YYYY) 09/26/2003 as United States Application Number or PCT Internation | | | | | PCT International | | |
| Application Number | /672,222 and | was amended on (MM/E | DD/YYYY) | | (if applicable) | | |
| I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above. | | | | | | | |
| I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. | | | | | | | |
| I hereby appoint the practitioners at Customer Number 22446 as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith. | | | | | | | |
| I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed. | | | | | | | |
| Prior Foreign Application | G | Foreign Filing Date | Priority | | Copy Attached? | | |
| Number(s) | Country | (MM/DD/YYYY) | Not Claimed | YES | NO | | |
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| Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto: | | | | | | | |
| (Dece 1 of 2) | | | | | | | |

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Utility or Design Patent Application DECLARATION AND POWER OF ATTORNEY

| Direct all correspondence to: Customer Number or Bar Code Label OR Correspondence address below | | | | | | | |
|---|---|---|--|--|--|--|--|
| | | | | | | | |
| Name Doreen J. Gridley | | | | | | | |
| Address ICE MILLER LLP, One American Square, Suite 3100 | | | | | | | |
| | | | | | | | |
| Stat | te IN | ZIP 46282 | | | | | |
| | | | | | | | |
| | | Fax (317) 236-2219 | | | | | |
| I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. | | | | | | | |
| NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor | | | | | | | |
| Given Name Family Name or Surname CARNEY | | | | | | | |
| (first and middle [if any]) Gregory J. or Surname CARNEY Inventorist | | | | | | | |
| tate Indiana | ndiana Country US Citizenship US | | | | | | |
| Residence: City Indianapolis State Indiana Country US Citizenship US Mailing Address 8705 Sturgen Bay Lane | | | | | | | |
| | | | | | | | |
| State Indiana | ZIP 46236 | Country US | | | | | |
| | | | | | | | |
| Given Name Family Name | | | | | | | |
| Inventor's Suipaul L. Fullus Date 5/08/07 | | | | | | | |
| State Indiana | Country US | Citizenship US | | | | | |
| Residence: City Zionsville State Indiana Country US Citizenship US Mailing Address 4652 Brentwood Court | | | | | | | |
| | | | | | | | |
| State Indiana | ZIP 46077 | Country US | | | | | |
| City Zionsville State Indiana ZIP 46077 Country US Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto. | | | | | | | |
| | Telephone (317) In knowledge are true and made with the knowledge S.C. 1001 and that such with the knowledge or Surnam Family Nation Surnam State Indiana A petition has been Family Nation Surnam State Indiana State Indiana State Indiana State Indiana | State IN Telephone (317) 236-2472 In knowledge are true and that all statements made and with the knowledge that willful false statements in A petition has been filed for this unsigne Family Name or Surname CARNEY State Indiana ZIP 46236 A petition has been filed for this unsigne Family Name or Surname FOLLE State Indiana Country US | | | | | |